

**WHAT IS CLAIMED IS:**

1. A system for managing telephone accounts, comprising:

means for receiving billing and usage information from at least one wireless telephone service provider related to a plurality of wireless telephone service users, the users being permitted to use the wireless telephone service for both business and personal activities, the billing and usage information comprising billing and usage data for the business and personal activities;

means for distinguishing between business and personal activities included in the billing and usage data, said means for distinguishing comprising a rules engine operable to identify business activity and personal activity based on at least one of a preset phone book entry, time of day, day, and area code and country called associated with a given call instance, said means for distinguishing further designating each activity as one of a business activity and a personal activity;

means for allowing the users and managers of the users to view the thus-designated business activities and personal activities on a display and for allowing the users and managers to modify and re-designate a given activity;

means for associating a predetermined charge to each of the activities; and

means for approving the activities and associated charges such that a total cost of business and personal activities is allocated according to a predetermined policy.

2. The system of claim 1, wherein the billing and usage information is received via at least one of an electronic network, an optical disk and magnetic disk.

3. The system of claim 1, wherein the means for distinguishing is operable to receive user input.

4. The system of claim 1, wherein the means for distinguishing can be overridden.

5. The system of claim 1, further comprising means for automating a workflow to obtain approval of the activities and associated charges.

6. The system of claim 1, wherein the means for allowing to view and the means for allowing to modify comprises a website accessible via a network.

7. The system of claim 1, further comprising a user interface that is operable to display at least one of a user profile, a phone book, an account summary, account details, a listing of users and management reports.

8. A computer implemented method of allocating costs of wireless telephone usage, the method comprising:

receiving billing and usage information from at least one wireless telephone service provider related to a plurality of wireless telephone service users, the billing and usage information comprising billing and usage data that combines business and personal calls made by the respective users;

for each call in the billing and usage data, automatically categorizing the call as a business call or a personal call, the step of categorizing comprising distinguishing between

business and personal calls based on at least one of a preset phone book entry, time of day, day, and area code and country called associated with a given call instance;

reviewing categorized calls via a graphical user interface and modifying a categorization of at least one of the calls previously categorized; and

approving, via the graphical user interface, a final categorization of the calls.

9. The method of claim 8, further comprising receiving the billing and usage information via at least one of an electronic network, an optical disk and magnetic disk.

10. The method of claim 8, further comprising automating the step of approving.

11. The method of claim 8, further comprising accessing a website to view categorized calls.

12. The method of claim 8, further comprising displaying, via the graphical user interface, at least one of a user profile, a phone book, an account summary, account details, a listing of users and management reports.

13. The method of claim 8, further comprising automatically allocating call charges to individual users based on actual time used from a pool of time made available to a plurality of users.

14. The method of claim 13, further comprising allocating call charges to a department to which a user is assigned.

15. The method of claim 13, further comprising charging a pro-rated amount based on time used from the pool of time.

16. The method of claim 8, further comprising applying a usage policy to the billing and usage information.

17. The method of claim 16, further comprising automatically determining compliance with the usage policy.

18. A computer implemented method of monitoring and managing wireless telephone call usage, comprising:

defining a set of policies that cause a given telephone call to be categorized as a business call or a personal call, said policies being stored in a computer program operable to apply the policies upon request;

receiving data indicative of wireless telephone usage, the usage comprising both business wireless telephone call usage and personal wireless telephone call usage;

attempting to categorize each wireless telephone call based on at least one of a preset phone book entry, time of day, day, and area code and country called associated with a given call instance; and

for calls that cannot be categorized based on the at least one of a preset phone book entry, time of day, day, and area code and country called associated with a given call instance, applying the policies to categorize the calls.

19. The method of claim 18, further comprising providing a graphical user interface via which categorized calls, related charges, and users can be viewed and managed, by viewing the total activity summarized by telephone number dialed.

20. The method of claim 18, further comprising at least one of automatically charging users for personal calls and automatically reimbursing users for business calls.

21. The method of claim 18, further comprising overriding a given call categorization.

22. The method of claim 18, further comprising approving call categorization and related charges.

23. The method of claim 18, further comprising allocating call charges to individual users based on actual minutes used from a pool of minutes made available to a plurality of users.

24. The method of claim 23, further comprising charging a pro-rated amount based on minutes used from the pool of minutes.

25. The method of claim 18, further comprising automatically allocating to a business client charges incurred in a call to that business client, based at least in part on a telephone number associated with the business client.

26. The method of claim 18, further comprising automatically determining compliance with the policies.